Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 1 of 52

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Sloan First name J Middle name	Sherree First name E Middle name
	Bring your picture identification to your meeting with the trustee.	Luckie Last name and Suffix (Sr., Jr., II, III)	 Luckie Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0738	xxx-xx-5215

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 2 of 52

Debtor 1 Sloan J Luckie
Debtor 2 Sherree E Luckie

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s)		
Where you live	5244 Northwestern Dr	If Debtor 2 lives at a different address:		
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
	County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINS Where you live 5244 Northwestern Dr Matteson, IL 60443 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Number, P.O. Box, Street, City, State & ZIP Code Check one: I have lived in this district longer than in any other district. I have another reason.		

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 3 of 52

	tor 1 tor 2	Sloan J Luckie Sherree E Luckie		Document	rage 3 or 3	Case number (if known)			
Part	t 2:	Tell the Court About	our Bankruptcy	Case					
Bank		chapter of the cruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choo	sing to file under	Chapter 7						
			☐ Chapter 11						
			☐ Chapter 12						
			☐ Chapter 13						
8.	How	you will pay the fee	about how order. If you a pre-prin	y you may pay. Typically, if your attorney is submitting your address.	ou are paying the fee ur payment on your b	neck with the clerk's office in your local court for more detail yourself, you may pay with cash, cashier's check, or mone ehalf, your attorney may pay with a credit card or check with	y h		
				pay the fee in installments Fee in Installments (Official		ption, sign and attach the Application for Individuals to Pay			
			but is not applies to	required to, waive your fee, your family size and you are	and may do so only if a unable to pay the fe	tion only if you are filing for Chapter 7. By law, a judge may your income is less than 150% of the official poverty line the in installments). If you choose this option, you must fill our official Form 103B) and file it with your petition.	nat		
9.		you filed for	■ No.						
		ankruptcy within the st 8 years?	☐ Yes.						
1		•	Distr	ict	When	Case number			
			Distr	ct	When	Case number			
			Distr		When	Case number			
10.	case filed	nny bankruptcy s pending or being by a spouse who is	■ No						
	you,	iling this case with or by a business er, or by an ate?							
			Debt			Relationship to you	_		
			Distr		When	Case number, if known			
			Debt Distr		When	Relationship to you Case number, if known			
			Disti		vviieii	Case number, il known			
11.	•	ou rent your	□ No. Go	to line 12.			_		
	resid	ence?	■ Yes. Has	s your landlord obtained an e	eviction judgment aga	inst you and do you want to stay in your residence?			
			•	No. Go to line 12.					
				Yes. Fill out <i>Initial State</i> bankruptcy petition.	ment About an Evictio	on Judgment Against You (Form 101A) and file it with this			

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 4 of 52

	otor 1 otor 2	Sloan J Luckie Sherree E Luckie		Docui	Case number (if known)			
Par	t 3:	Report About Any Bu	sinesses	You Own as a Sole Propi	rietor			
12. Are you a sole proprietor of any full- or part-time business?			□ No.	o. Go to Part 4.				
			Yes.	Name and location of b	pusiness			
A sole proprietorship business you operate an individual, and is separate legal entity as a corporation,		ess you operate as dividual, and is not a rate legal entity such corporation,		Sloan J Luckie - Bo Name of business, if an	ody Under Construction ny			
partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.				3718 Antholl St Flossmoor, IL 6042	22			
				Number, Street, City, S				
				•	box to describe your business:			
					usiness (as defined in 11 U.S.C. § 101(27A))			
				☐ Single Asset R	eal Estate (as defined in 11 U.S.C. § 101(51B))			
				☐ Stockbroker (as	s defined in 11 U.S.C. § 101(53A))			
					oker (as defined in 11 U.S.C. § 101(6))			
				■ None of the ab				
13.	Chap Bank you a debte For a busin	ou filing under ster 11 of the ruptcy Code and are a small business or? definition of small ess debtor, see 11 C. § 101(51D).	deadlines operation	s. If you indicate that you a ns, cash-flow statement, an s.C. 1116(1)(B). I am not filing under Ch	the court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ad federal income tax return or if any of these documents do not exist, follow the procedure mapter 11. The statement of the court must know whether you are a small business debtor according to the definition in the Bankruptcy and the court must know whether you are a small business debtor according to the definition in the Bankruptcy			
			☐ Yes.	I am filing under Chapt	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4:	Report if You Own or	Have Any	Hazardous Property or A	Any Property That Needs Immediate Attention			
14.	proposition alleger of im	ou own or have any erty that poses or is ed to pose a threat minent and ifiable hazard to	■ No. □ Yes.	What is the hazard?				
	publi Or do prope	c health or safety? you own any erty that needs ediate attention?		If immediate attention is needed, why is it needed	?			
	perisi livest or a b	xample, do you own hable goods, or ock that must be fed, building that needs at repairs?		Where is the property?				
	-				Number, Street, City, State & Zip Code			

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 5 of 52

Debtor 1 Sloan J Luckie

Debtor 2 Sherree E Luckie Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 6 of 52

Debtor 1 Sloan J Luckie Debtor 2 Sherree E Luckie Case number (if known) **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sloan J Luckie /s/ Sherree E Luckie Sloan J Luckie Sherree E Luckie Signature of Debtor 1 Signature of Debtor 2 Executed on April 28, 2016 Executed on April 28, 2016 MM / DD / YYYY MM / DD / YYYY

Page 7 of 52 Document Sloan J Luckie Debtor 1 Debtor 2 Sherree E Luckie Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed For your attorney, if you are represented by one under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) If you are not represented by and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the an attorney, you do not need schedules filed with the petition is incorrect. to file this page. /s/ Neal Feld Date April 28, 2016 Signature of Attorney for Debtor MM / DD / YYYY **Neal Feld** Printed name **Neal Feld**

Email address

Firm name

Suite 600 Chicago, IL 60611 Number, Street, City, State & ZIP Code

Contact phone

Bar number & State

500 N. Michigan Ave.

(312) 396-4130

Voluntary Petition for Individuals Filing for Bankruptcy

		17/1/1111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Sloan J Luckie			
	First Name	Middle Name	Last Name	
Debtor 2	Sherree E Luckie			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is a
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	234,155.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	234,155.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	21,475.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	380,964.97
	Your total liabilities	\$	402,439.97
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,593.50
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,144.50
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
	■ Yes		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Sloan J Luckie
Debtor 2 Sherree E Luckie Debtor 2 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

5,799.16

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	To	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1	•	agag and this filing.	nae 10 of 52		
Debtor 2		case and this filing:			
	Sloan J Luckie First Name	Middle Name Last	Name	-	
	Sherree E Luckie				
	First Name		Name	-	
Jnited States Bankru	uptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		_	
Case number					Check if this is an
					amended filing
Official Form		o ráv			
	A/B: Prop	e items. List an asset only once. If an ass			12/15
. Do you own or have	any legal or equitable	g, Land, or Other Real Estate You Own or e interest in any residence, building, land			
☐ Yes. Where is the	property?				
Part 2: Describe You	ır Vehicles				
□ No ■ Yes	s, tractors, sport u	ility vehicles, motorcycles			
o DM	W	Who has an interest in the pro		ot deduct secured claim	
3.1 Make: BM	ix	Debtor 1 only	the ar	mount of any secured cl tors Who Have Claims	
3.1 Make: BIVI 328					laims on Schedule D:
	13	■ Debtor 2 only	0		laims on Schedule D: Secured by Property.
Model: 328	20	<u></u>			laims on Schedule D:
Model: 328 Year: 201	ileage: 36		entire		laims on Schedule D: Secured by Property. Current value of the
Model: 328 Year: 201 Approximate mi	ileage: 36	Debtor 1 and Debtor 2 only	entire and another		laims on Schedule D: Secured by Property. Current value of the
Model: 328 Year: 201 Approximate mi Other information 3.2 Make: Lex	(us 470	Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community (see instructions) Who has an interest in the pro	perty? Check one entire property Do no the ar Credii	\$20,899.00 ort deduct secured claim mount of any secured claims that was the secured claims and the secured claims and the secured claims and the secured claims and the secured claims are the secured claims and the secured claims are secured claims.	laims on Schedule D: Secured by Property. Current value of the portion you own? \$20,899.00 s or exemptions. Put laims on Schedule D:
Model: 328 Year: 201 Approximate mi Other information 3.2 Make: Lex Model: LX Year: 200 Approximate mi	cus 470 00 iileage: 150	Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community (see instructions) Who has an interest in the pro Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check one Do not the ar Credition Curre entire	\$20,899.00 st deduct secured claim mount of any secured claims that was the transfer of the secured claims and the secured claims and the secured claims are the secured claims.	laims on Schedule D: Secured by Property. Current value of the sortion you own? \$20,899.00 Is or exemptions. Put laims on Schedule D: Secured by Property.
Model: 328 Year: 201 Approximate mi Other information 3.2 Make: Lex Model: LX Year: 200	cus 470 00 iileage: 150	Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community (see instructions) Who has an interest in the pro	perty? Check one Do not the ar Credition Curre entire	\$20,899.00 ort deduct secured claim mount of any secured claims that was the secured claims and the secured claims and the secured claims and the secured claims and the secured claims are the secured claims and the secured claims are secured claims.	laims on Schedule D: Secured by Property. Current value of the portion you own? \$20,899.00 Is or exemptions. Put laims on Schedule D: Secured by Property. Current value of the

☐ Yes

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 11 of 52 Debtor 1 Sloan J Luckie Debtor 2 Sherree E Luckie Case number (if known) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$27,299.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Furniture and household goods \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$350.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$50.00 **Jewelry** 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 12 of 52

	btor 1 btor 2	Sloan J Lu Sherree E			Case number (if know	n)
15					Part 3, including any entries for pages you have attached	\$1,150.00
Pa	rt 4: De	scribe Your Fina	ancial Asset	:s		
Do	you ow	vn or have any	/ legal or e	quitable interest	in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	□ No			-	home, in a safe deposit box, and on hand when you file your pe	tition
					Cash	\$50.00
	Exam _l □ No				ecounts; certificates of deposit; shares in credit unions, brokeragents with the same institution, list each. Institution name:	e houses, and other similar
			17.1.	Checking	Chase Bank	\$1,478.00
			17.2.	Savings	Chase Bank	\$1,500.00
			17.3.	Checking	Chase Bank	\$34.00
			17.4.	Checking	Bank of America	\$616.00
			17.5.	Savings	Healthcare Associates CU	\$2,028.00
	Exam _l ■ No			cly traded stocks ent accounts with b	orokerage firms, money market accounts	
	-	ublicly traded : enture	stock and	interests in incor	porated and unincorporated businesses, including an inter	est in an LLC, partnership, and
		Give specific in		about themne of entity:		
	Negoti Non-n	iable instrumen	ts include p	personal checks, c	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orders. transfer to someone by signing or delivering them.	
	■ No □ Yes.	Give specific ir		about them uer name:		
		ment or pension bles: Interests in			, 403(b), thrift savings accounts, or other pension or profit-sharing	ng plans

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 13 of 52 Debtor 1 Sloan J Luckie Debtor 2 Sherree E Luckie Case number (if known) Yes. List each account separately. Type of account: Institution name: Qualified 401(k) Plan Morgan Stanley \$175,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). □ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ■ Yes..... \$25,000.00 **Bright Star Qualified 529 Plan for dependents** 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies

■ No

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

	Case 16-14512	Doc 1	Filed 04/28/16 Document	Entered 04/28/16 16:12:00 Page 14 of 52	Desc Main
Debtor 1 Debtor 2	Sloan J Luckie Sherree E Luckie		Document		
Debiol 2	Sherree E Luckie			Case number (if known)	
☐ Yes.	Name the insurance compa Com	any of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you a some o	terest in property that is care the beneficiary of a living one has died. Give specific information			d surance policy, or are currently entitled to reco	eive property because
Exam _i ■ No	against third parties, wholes: Accidents, employmer Describe each claim			t or made a demand for payment to sue	
■ No	Contingent and unliquidat		every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not Give specific information	already list			
				ny entries for pages you have attached	\$205,706.00
Part 5: De	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37. Do you o	own or have any legal or equ	itable interest	in any business-related pr	operty?	
■ No. Go	to Part 6.				
☐ Yes. G	Go to line 38.				
	scribe Any Farm- and Commou own or have an interest in fa			n or Have an Interest In.	
		r equitable in	terest in any farm- or o	commercial fishing-related property?	
■ No.	Go to Part 7.				
☐ Yes	. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	an Interest in That You Did	Not List Above	
	n have other property of a poles: Season tickets, countr				
■ No					
☐ Yes.	Give specific information				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1 Sloan J Luckie Document Page 15 of 52

Debtor 2 Sherree E Luckie Case number (if known)

Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$27,299.00 Part 3: Total personal and household items, line 15 57. \$1,150.00 Part 4: Total financial assets, line 36 58. \$205,706.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$234,155.00 \$234,155.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$234,155.00

Official Form 106A/B Schedule A/B: Property page 6

		17/7/4/11/11	10 1 1000 100 100	
Fill in this infor	mation to identify your	case:		
Debtor 1	Sloan J Luckie			
	First Name	Middle Name	Last Name	
Debtor 2	Sherree E Luckie			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

 Which set of exemptions are you claimi 	i ing? Check one only,	, even it your spo	use is filing with you
--	-------------------------------	--------------------	------------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

•	• ′		
Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
\$6,400.00	•	\$4,800.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$6,400.00		\$1,600.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$750.00		\$750.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$350.00		\$350.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$50.00		\$50.00	735 ILCS 5/12-1001(b)
	\$6,400.00 \$750.00 \$350.00	\$6,400.00	Copy the value from Schedule A/B \$6,400.00 \$4,800.00 100% of fair market value, up to any applicable statutory limit \$750.00 100% of fair market value, up to any applicable statutory limit \$750.00 100% of fair market value, up to any applicable statutory limit \$750.00 100% of fair market value, up to any applicable statutory limit \$350.00 100% of fair market value, up to any applicable statutory limit

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 17 of 52

Sherree E Luckie Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: Chase Bank** 735 ILCS 5/12-1001(b) \$1,478.00 \$1,478.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Savings: Chase Bank 735 ILCS 5/12-1001(b) \$1.500.00 \$1,500.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit **Checking: Chase Bank** 735 ILCS 5/12-1001(b) \$34.00 \$34.00 Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit Checking: Bank of America 735 ILCS 5/12-1001(b) \$616.00 \$616.00 Line from Schedule A/B: 17.4 100% of fair market value, up to any applicable statutory limit Savings: Healthcare Associates CU 735 ILCS 5/12-1001(b) \$1,922.00 \$2,028.00 Line from Schedule A/B: 17.5 100% of fair market value, up to any applicable statutory limit Qualified 401(k) Plan: Morgan 735 ILCS 5/12-1006 \$175,000.00 \$175,000.00 Stanley Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit **Bright Star Qualified 529 Plan for** 735 ILCS 5/12-1001(j) \$25,000.00 \$25,000.00 dependents Line from Schedule A/B: 24.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Sloan J Luckie

Debtor 1

ckie Midd	Document Ble Name	Last Name	8 of 52		
Midd C kie Midd	ile Name	Last Name			
ckie Midd	lle Name	Last Nama			
Midd		Lastivanie			
	U - NI	Last Name			
NODTH	lle Name	Last Name			
he: NORTH	ERN DISTRICT OF ILI	LINOIS			
				☐ Check	if this is an
				ameno	ded filing
		_			
rs Who F	lave Claims	Secure	ed by Property	<u>/</u>	12/15
by your proper	ty?				
it this form to th	e court with your other	r schedules.	You have nothing else to	report on this form.	
on below.					
as more than one	secured claim, list the cre	editor separate	Column A	Column B	Column C
has a particular cl	aim, list the other creditor	s in Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this claim	Unsecured portion If any
Describe th	e property that secures	the claim:	\$21,475.00	\$20,899.00	\$576.00
2013 BM\	N 328 ix 36000 mile	es			
	te you file, the claim is:	Check all that			
	nt				
☐ An agree	ment you made (such as	mortgage or s	ecured		
car loan)				
□ Statutory	lien (such as tax lien, me	echanic's lien)			
er 🔲 Judgmen	t lien from a lawsuit				
_		Purchase	Money Security		
	4 digits of account num	ber 0217	, 		
n id	Describe the Descr	Die. If two married people are filing toget II it out, number the entries, and attach it od by your property? In this form to the court with your other ion below. In as more than one secured claim, list the creation betical order according to the creditor's nane Describe the property that secures	Describe the property that secures the claim: Contingent Contingent Cont	cole. If two married people are filing together, both are equally responsible for sup il it out, number the entries, and attach it to this form. On the top of any additional doby your property? Init this form to the court with your other schedules. You have nothing else to ion below. In as more than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. As abetical order according to the creditor's name. Describe the property that secures the claim: 2013 BMW 328 ix 36000 miles As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) The contingent of the court with your other schedules. You have nothing else to claim and the top of any additional additional according to the top of any according to the top of any additional according to the top of any according	ors Who Have Claims Secured by Property Dele. If two married people are filing together, both are equally responsible for supplying correct informal it out, number the entries, and attach it to this form. On the top of any additional pages, write your naid by your property? In this form to the court with your other schedules. You have nothing else to report on this form. It is form to the court with your other schedules. You have nothing else to report on this form. It is a particular claim, list the other creditor separately has a particular claim, list the other creditor's name. Describe the property that secures the claim: Describe the property that secures the claim: 2013 BMW 328 ix 36000 miles As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) The contingent of the court with your other schedules. You have nothing else to report on this form. Column A Amount of claim Do not deduct the value of collateral that supports this claim: \$21,475.00 \$20,899.00

\$21,475.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$21,475.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 1	9 of 52	_	
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Sloan J Luckie					
	First Name	Middle Name	Last Name			
Debtor 2	Sherree E Luckie					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS			
Case number						
(if known)						heck if this is an
					a	mended filing
Official Fo	rm 106E/F					
		no Have Unsecured	Claime			12/15
		Part 1 for creditors with PRIORIT		Dort 2 for avaditors with N	ONDDIODITY als:	
Schedule G: Exe Schedule D: Cred left. Attach the C	cutory Contracts and Unexpir ditors Who Have Claims Secu	hat could result in a claim. Also li ed Leases (Official Form 106G). D red by Property. If more space is i . If you have no information to rep	o not include needed, copy t	any creditors with partiall the Part you need, fill it ou	ly secured claims ut, number the en	that are listed in tries in the boxes on the
Part 1: List	All of Your PRIORITY Uns	ecured Claims				
	litors have priority unsecured	claims against you?				
No. Go to	Part 2.					
☐ Yes.						
Part 2: List	All of Your NONPRIORITY	Unsecured Claims				
3. Do any cred	litors have nonpriority unsecu	red claims against you?				
☐ No. You	nave nothing to report in this par	rt. Submit this form to the court with	your other sche	edules.		
Yes.						
				- halda asah alaka 16		
unsecured c	aim, list the creditor separately	ims in the alphabetical order of the for each claim. For each claim listed t the other creditors in Part 3.If you h	l, identify what t	type of claim it is. Do not list	claims already inc	luded in Part 1. If more
						Total claim
4.1 Advo	cate Medical Group	Last 4 digits of acc	ount number	0403		\$116.39
8550 V	rity Creditor's Name W Bryn Mawr Ave, 8th F	- When was the debt	: incurred?			
Number	go, IL 60631 Street City State Zlp Code	As of the date you	file, the claim	is: Check all that apply		
	curred the debt? Check one.	•		11.7		
☐ Deb	tor 1 only	☐ Contingent				
☐ Deb	tor 2 only	☐ Unliquidated				
■ Deb	tor 1 and Debtor 2 only	☐ Disputed				
☐ At le	ast one of the debtors and anot	_ `	ITY unsecure	d claim:		
	ck if this claim is for a comm	— - · ·				
debt		☐ Obligations arisir		aration agreement or divorce	e that you did not	
_	laim subject to offset?	report as priority clai				
■ No		•	•	ng plans, and other similar d	ebts	
☐ Yes		Other. Specify	Medical Bil	Is		

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 20 of 52

2 Sherree E Luckie	Case number (if know)					
Amex	Last 4 digits of account number	1643	\$3,754.00			
Nonpriority Creditor's Name Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 2/01/05 Last Active 1/01/16				
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
■ Debtor 1 only	☐ Contingent					
☐ Debtor 2 only	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
Yes	Other. Specify Credit Card	<u>1</u>				
Best Buy/cbna	Last 4 digits of account number	0201	\$1,057.00			
Nonpriority Creditor's Name		Opened 6/12/13 Last Active				
Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	12/01/15				
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
Who incurred the debt? Check one.	,,,,,	on on an inat apply				
Debtor 1 only	☐ Contingent					
■ Debtor 2 only	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
Yes	Other. Specify Charge Acc	count				
Capital One	Last 4 digits of account number	0143	\$8,564.00			
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 10/01/99 Last Active 12/16/15				
Salt Lake City, UT 84130 Number Street City State Zlp Code	— As of the data way file the claim	in Charle all that apply				
Who incurred the debt? Check one.	As of the date you file, the claim	із. Опеск ан шасарріу				
Debtor 1 only	☐ Contingent					
■ Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
☐ Check if this claim is for a community	Student loans					
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
☐ Yes	■ Other. Specify Credit Card	1				

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 21 of 52

Debt	or 2 Sherree E Luckie		Case number (if know)	
4.5	Chase	Last 4 digits of account number	1858	\$4,236.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 9/01/03 Last Active 12/13/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin	• •	
	Yes	Other. Specify Credit Card	<u> </u>	
4.6	Chase	Last 4 digits of account number	8186	\$32,211.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 4/01/02 Last Active 11/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.7	Citibank/Exxon Mobile	Last 4 digits of account number	4842	\$1,106.00
	Nonpriority Creditor's Name			Ψ1,100.00
	Citicorp Credit Srvs/Centralized	W	Opened 12/01/94 Last Active	
	Bankru Po Box 790040	When was the debt incurred?	12/01/15	
	St Louis, MO 36179			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	■ Other. Specify Credit Card	l	

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 22 of 52

Debt	or 2 Sherree E Luckie		Case number (if know)	
4.8	Comenity Bank/Carsons Nonpriority Creditor's Name	Last 4 digits of account number	4742	\$595.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 7/01/12 Last Active 12/09/15	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	-		
	<u> </u>	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	a Glaini.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	■ Other. Specify Charge Acc		
4.9	Comenity Bank/express Nonpriority Creditor's Name	Last 4 digits of account number	9060	\$198.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 7/01/10 Last Active 12/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.1				*
0	Comenity Bank/vctrssec Nonpriority Creditor's Name	Last 4 digits of account number	2489	\$322.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 8/01/08 Last Active 12/01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	count	

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 23 of 52

Debtor 2 Sherree E Luckie			Case number (if know)	
4.1 1	Fifth Third Bank	Last 4 digits of account number	0920	\$5,027.00
	Nonpriority Creditor's Name Fifth Third Bank Bankruptcy		Opened 2/01/10 Last Active	
	Department, 1830 E Paris Ave Se	When was the debt incurred?	10/02/15	
	Grand Rapids, MI 49546 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1 2	Fifth Third Bank	Last 4 digits of account number	5929	\$250,000.00
	Nonpriority Creditor's Name Fifth Third Bank Bankruptcy Department, 1830 E Paris Ave Se Grand Banids MI 19546	When was the debt incurred?	Opened 4/01/05 Last Active 4/01/13	
	Grand Rapids, MI 49546 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Mortgage L	oan Deficiency	
4.1 3	Fifth Third Bank Nonpriority Creditor's Name	Last 4 digits of account number	6386	\$68,692.00
	1830 East Paris Ave Grand Rapids, MI 49546	When was the debt incurred?	Opened 4/01/05 Last Active 7/12/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Credit Line	Secured	

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 24 of 52

Debtor Debtor	Sloan J Luckie Sherree E Luckie		Case number (if know)	
4.1	Harvard Collection	Last 4 digits of account number	1485	\$21.00
	Nonpriority Creditor's Name Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 12/01/15 Last Active 12/01/11	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes			
	Li Yes	Other. Specify Village Of F	-105	
4.1 5	Harvard Collection Nonpriority Creditor's Name	Last 4 digits of account number	1484	\$349.00
	Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630	When was the debt incurred?	Opened 12/01/15 Last Active 12/01/11	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	■ Other. Specify Village Of F	Flos	
4.1 6	High Tech Medical Park Nonpriority Creditor's Name	Last 4 digits of account number	0403	\$35.00
	0246 Momentum Place Chicago, IL 60689	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debte	
	■ No	☐ Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Medical Bil	IS	

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 25 of 52

Debtor Debtor	1 Sloan J Luckie 2 Sherree E Luckie		Case number (if know)	
4.1 7	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	5235	\$619.00
	Po Box 3120 Milwaukee, WI 53201	When was the debt incurred?	Opened 8/01/06 Last Active 12/04/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured Student loans	d claim:	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.1 8	Nordstrom/td Bank Nonpriority Creditor's Name	Last 4 digits of account number	9629	\$1,562.00
	13531 E Caley Ave Englewood, CO 80111	When was the debt incurred?	Opened 6/01/08 Last Active 1/01/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.1 9	Specialty Physicians of IL Nonpriority Creditor's Name	Last 4 digits of account number		\$75.58
	3700 203rd St Olympia Fields, IL 60461	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent		
	■ Debtor 1 and Debtor 2 only	☐ Unliquidated		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Medical Bil		

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 26 of 52

Debtor 1 Debtor 2	Sloan J Luckie Sherree E Luckie		Case number (if know)					
	Synchrony Bank/ JC Penneys	Last 4 digits of account number	2167	\$1,114.00				
	Nonpriority Creditor's Name Attn: Bankrupty Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 7/22/09 Last Active 1/01/16					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts					
	Yes	Other. Specify Charge Acc	count					
	Synchrony Bank/ Old Navy	Last 4 digits of account number	2069	\$209.00				
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 3/01/03 Last Active 12/31/15					
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	☐ Debtor 1 only	☐ Contingent						
	■ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts					
	☐ Yes	Other. Specify Charge Acc	count					
4.2	Zale/Sterling Jewelers	Last 4 digits of account number	6141	\$1,102.00				
	Nonpriority Creditor's Name Attn.: Bankruptcy Po Box 1799 Akron, OH 43309 Number Street City State Zlp Code	When was the debt incurred?	Opened 12/01/14 Last Active 12/09/15	ψ1,10 <u>2.00</u>				
	Who incurred the debt? Check one.	_	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa						
	Is the claim subject to offset?	report as priority claims						
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Charge Acc	count					

Part 3: List Others to Be Notified About a Debt That You Already Listed

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 27 of 52

Debtor 1 Sloan J Luckie

Debtor 2 Sherree E Luckie		Case number (if know)		
is trying to collect from you for a debt you owe	to someone else, list the original cred s that you listed in Parts 1 or 2, list th	that you already listed in Parts 1 or 2. For example, if a collection agency litor in Parts 1 or 2, then list the collection agency here. Similarly, if you e additional creditors here. If you do not have additional persons to be		
Name and Address	On which entry in Part 1 or Part 2 of	lid you list the original creditor?		
Freedman, Anselmo, Lindberg LLC	Line 4.12 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
1771 W. Diehl Rd. Ste. 150 Naperville, IL 60563		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Napel Ville, IE 00000	Last 4 digits of account number	9648		
Name and Address	On which entry in Part 1 or Part 2 or	lid you list the original creditor?		
Harris & Harris	Line 4.19 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims		
111 W Jackson Blvd, ste 400 Chicago, IL 60604		■ Part 2: Creditors with Nonpriority Unsecured Claims		
5 ,	Last 4 digits of account number	3976		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				•	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims	oi.	otacii isalis	or.	Φ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	380,964.97
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	380,964.97

Fill in this infor	mation to identify your	case:		
Debtor 1	Sloan J Luckie			
	First Name	Middle Name	Last Name	
Debtor 2	Sherree E Luckie			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if
				amender

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 MW Beckham
Matteson, IL

State what the contract or lease is for

Month to month house lease @ \$2,100/mnth

		DOCUM6	ent Page 29 d) <u>r 52 </u>	
Fill in this i	nformation to identify your				
Debtor 1	Sloan J Luckie				
DCDIOI 1	First Name	Middle Name	Last Name		
Debtor 2	Sherree E Luckie				
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	FOF ILLINOIS		
Case numb	er				Chook if this is an
()					☐ Check if this is an amended filing
					aeacag
Official	Form 106H				
Schedi	ule H: Your Cod	ehtors			12/15
<u> </u>	<u> </u>				12,10
1. Do y ■ No □ Yes	and case number (if known). ou have any codebtors? (If y in the last 8 years, have you	ou are filing a joint case,	do not list either spouse		states and territories include
■ No. 0	i, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou			ington, and Wisconsin.)	
in line : Form 1	2 again as a codebtor only if	that person is a guarar	ntor or cosigner. Make	sure you have listed the	with you. List the person shown e creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor ame, Number, Street, City, State and ZII	P Code		Column 2: The cred Check all schedules	litor to whom you owe the debt that apply:
N	lame lumber Street sity	State	ZIP Code	☐ Schedule D, line☐ Schedule E/F, lin☐ Schedule G, line☐	
3.2				☐ Schedule D, line	
	lame			☐ Schedule E/F, lin	
				☐ Schedule G, line	
N	lumber Street			_	
	ity	State	ZIP Code		

Schedule H: Your Codebtors

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 30 of 52

Fill	in this information to	identify your ca	ase.		
Del	otor 1	Sloan J Luc	kie		
	otor 2 use, if filing)	Sherree E L	uckie		
Uni	ted States Bankrupto	cy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS	
	se number			-	Check if this is: An amended filing
					A supplement showing postpetition chapter 13 income as of the following date:
	fficial Form				MM / DD/ YYYY
C.	chedule I: Y	our Inc	omα		12/15
Be a	s complete and acopying correct infor	curate as poss mation. If you	sible. If two married peo are married and not fili	ng jointly, and your spouse is livin	nd Debtor 2), both are equally responsible for g with you, include information about your
Be a sup spo atta	us complete and accomplying correct informuse. If you are separate sheet 1: Describe	curate as poss mation. If you rrated and you t to this form. Employment	sible. If two married peo are married and not fili or spouse is not filing wi	ng jointly, and your spouse is living ith you, do not include information	d Debtor 2), both are equally responsible for
Be a sup spo atta	ns complete and accomplying correct inforuse. If you are sepa	curate as poss mation. If you rrated and you t to this form. Employment	sible. If two married peo are married and not fili or spouse is not filing wi	ng jointly, and your spouse is living ith you, do not include information	nd Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed,
Be a sup spo atta	is complete and accomplying correct information. Is complete and accomplying correct information. If you have more the complete information in accomplete information.	curate as poss mation. If you trated and you to this form. Employment yment an one job,	sible. If two married peo are married and not fili Ir spouse is not filing wi On the top of any additi	ng jointly, and your spouse is livin ith you, do not include information onal pages, write your name and c	nd Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question
Be a sup spo atta	is complete and accomplying correct information. If you are separate sheet T: Describe Fill in your emploinformation. If you have more thattach a separate pinformation about a	curate as poss mation. If you trated and you to this form. Employment yment an one job, bage with	sible. If two married peo are married and not fili or spouse is not filing wi	ng jointly, and your spouse is livin ith you, do not include information onal pages, write your name and o	nd Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question Debtor 2 or non-filing spouse
Be a sup spo atta	is complete and accomplying correct information. If you are separate sheet The complete and accomplying correct information. If you have more the attach a separate property in the complete and accomplete and accom	curate as poss mation. If you trated and you to this form. Employment yment an one job, bage with	sible. If two married peo are married and not fili Ir spouse is not filing wi On the top of any additi	ng jointly, and your spouse is livin ith you, do not include information onal pages, write your name and complete the page of	ad Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question Debtor 2 or non-filing spouse Employed
Be a sup spo atta	is complete and accomplying correct information. If you are separate sheet T: Describe Fill in your emploinformation. If you have more thattach a separate pinformation about a	curate as poss mation. If you arated and you to this form. Employment yment man one job, bage with additional seasonal, or	sible. If two married peo are married and not filing ir spouse is not filing wi On the top of any additi	ng jointly, and your spouse is livin ith you, do not include information onal pages, write your name and conceptor 1 Employed Not employed	d Debtor 2), both are equally responsible for g with you, include information about your about your spouse. If more space is needed, ase number (if known). Answer every question Debtor 2 or non-filing spouse Employed Not employed
Be a sup spo atta	is complete and accepting correct information. If you have more the attach a separate principle information about a employers.	curate as poss mation. If you trated and you to this form. Employment man one job, page with additional seasonal, or c. clude student	sible. If two married peo are married and not filing ir spouse is not filing wi On the top of any additi Employment status	pig jointly, and your spouse is living ith you, do not include information onal pages, write your name and concept to the pign of the pign	Debtor 2 or non-filing spouse Employed Not employed Receptionist

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

filing spouse	non-1			
1,508.00	\$	4,166.66	\$_	2.
0.00	+\$_	0.00	+\$_	3.
1,508.00	\$_	4,166.66	\$	4.

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 31 of 52

	tor 1 tor 2	Sloan J Luckie Sherree E Luckie	_	(Case	number (if known)				
					For	Debtor 1		r Debtor n-filing s		
	Cop	by line 4 here	4.		\$	4,166.66	\$,508.00	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	58	а.	\$	442.96	\$		160.44	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.00	\$		0.00	
	5e.	Insurance	5€	Э.	\$	477.76	\$		0.00	_
	5f.	Domestic support obligations	5f		\$	0.00	\$		0.00	
	5g.	Union dues	50	g.	\$	0.00	\$		0.00	
	5h.	Other deductions. Specify:	5h	า.+	\$_	0.00	+ \$_		0.00	<u> </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	920.72	\$_		160.44	<u>. </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,245.94	\$_	1	,347.56	<u>-</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8t		\$ -	0.00	\$_		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$	0.00	\$		0.00	_
	8d.	Unemployment compensation	80	d.	\$	0.00	\$		0.00	_
	8e.	Social Security	86	Э.	\$	0.00	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f 8g		\$_ \$_	0.00 0.00	\$_ \$_		0.00 0.00	_
	8h.	Other monthly income. Specify:	8h	า.+	\$	0.00	+ \$ _		0.00	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	0.00	\$_		0.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		3,245.94 + \$	1	347.56	= \$	4,593.50
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				5,245.54	• ',	047.00		4,000.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r dep			. •	•	Schedule	e <i>J</i> . +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies						e. 12.	\$	4,593.50
13.	Do :	you expect an increase or decrease within the year after you file this form No.	1?						Combi month	ned ly income
		Yes Explain:								

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 32 of 52

Check if this is: Check if this is: Check if this is: A nameded filing A supplement showing pospetition chapter 13 expenses as of the following date: 13 expenses as of the following date: 14 expenses as of the following date: 15 expenses as of the following date: 16 expenses as of the following date: 18 expenses as of the following date: 19 expenses as of the following date: 10 expenses as of the following date: 10 expenses as of the following date: 12 expenses as of the following date: 18 expenses and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 12	Fill	in this informa	tion to identify yo	our case:			Ī		
An amended filling							Ch	ock if this is:	
Spouse, if filling Short States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY	Dep	noi i	Sloan J Luck	cie					ling
United States Bankeuptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY			Sherree E Lu	ıckie					
Case number (It known) Comparison Compa	(Spo	ouse, if filing)				13 expenses a	s of the following date:		
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part Describe Your Household	Unit	ted States Bankr	uptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	NOIS		MM / DD / YYY	Ϋ́Υ
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Ratt Describe Your Household	1								
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 12	Of	fficial Fo	rm 106J						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 12	So	chedule	J: Your I	Exper	ises				12/1
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Do not list Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No Do not list Debtor 1 and Pyes. Fill out this information for Debtor 1 or Debtor 2. Do not state the dependents. Son 9 Yes. Son 12 Yes. No No Yes No No No No Yes No No No Yes No	Be info	as complete ormation. If m	and accurate as ore space is ne	possible eded, atta	If two married people a ch another sheet to this				
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Go to line 2. Yes. Does Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. No. Go to list Debtor 1 and Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do not list Debtor 1 and Debtor 2 most of Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or Debtor 1 or Debtor 2 most of Debtor 1 or				hold					
Ves. Does Debtor 2 live in a separate household? No	١.	_							
No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents?		_		n a separ	ate household?				
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents?				•					
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Do not state the dependents names. Son Son Dependent's relationship to Debtor 2 No				st file Offici	al Form 106J-2, Expense	s for Separate House	ehold of De	ebtor 2.	
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Do not state the dependents names. Son Son 12 Yes No Yes No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate Your Ongoing Monthly Expenses Estimate Your expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.) If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues Popendent's relationship to Debtor 1 or Debtor 2 Dependent's relationship to Debtor 1 or Debtor 2 Do pour expenses include in line 4: An each dependent	2.	Do you have	e dependents?	□ No					
Son 9 Yes Yes No No Yes Yes Yes No Yes Yes Yes No Yes		Do not list D	•	_					
Son 12 Yes No No Yes Yes No Yes Ye						Son		9	= ''*
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00						Son		12	
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. Real estate taxes 4a. \$ 2,100.00 4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00									
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00									
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues									
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	3.	expenses o	f people other th	han □					Lifes
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$ 2,100.00 If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00	Est	imate your ex penses as of a	penses as of yo	our bankr	uptcy filing date unless				
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4. \$ 2,100.00 4a. \$ 0.00 4b. \$ 0.00 4c. Homeowner's association or condominium dues 4d. \$ 0.00	the	value of sucl	h assistance and					Your	expenses
4a.Real estate taxes4a. \$0.004b.Property, homeowner's, or renter's insurance4b. \$0.004c.Home maintenance, repair, and upkeep expenses4c. \$0.004d.Homeowner's association or condominium dues4d. \$0.00	4.					Include first mortgage	e 4.	\$	2,100.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 0.00			-						
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 0.00 0.00		4a Real d	estate taxes				42	\$	0.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00				s, or renter	's insurance			· -	
								· ————	
	5.					ome equity loans		· -	0.00 0.00

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 33 of 52

	otor 1 otor 2	Sloan J Luckie Sherree E Luckie	ase num	ber (if known)	
6.	Utiliti	es:			
	6a.	Electricity, heat, natural gas	6a.	\$	350.00
	6b.	Water, sewer, garbage collection	6b.	\$	84.50
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
	6d.	Other. Specify:	6d.	\$	0.00
7.	Food	and housekeeping supplies		\$	700.00
8.	Child	care and children's education costs	8.	\$	0.00
9.	Cloth	ing, laundry, and dry cleaning	9.	\$	330.00
10.	Perso	onal care products and services	10.	\$	80.00
11.	Medi	cal and dental expenses	11.	\$	125.00
12.		sportation. Include gas, maintenance, bus or train fare. It include car payments.	12.	\$	300.00
13		tainment, clubs, recreation, newspapers, magazines, and books	13.	·	75.00
		table contributions and religious donations	14.		0.00
	Insur	<u> </u>	1-7.	Ψ	0.00
10.		it include insurance deducted from your pay or included in lines 4 or 20.			
		Life insurance	15a.	\$	0.00
	15b.	Health insurance	15b.	\$	0.00
	15c.	Vehicle insurance	15c.	\$	300.00
	15d.	Other insurance. Specify:	15d.		0.00
16.		5. Do not include taxes deducted from your pay or included in lines 4 or 20.	_		
	Spec	fy:	_ 16.	\$	0.00
17.		Iment or lease payments: Car payments for Vehicle 1	17a.	\$	450.00
		Car payments for Vehicle 2	17b.	·	0.00
		Other. Specify:	17c.	·	0.00
		Other. Specify:	– 17d.	·	0.00
18		payments of alimony, maintenance, and support that you did not report as	_ ''u.	Ψ	0.00
10.	dedu	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.		payments you make to support others who do not live with you.		\$	0.00
	Spec		19.		
20.	Othe	real property expenses not included in lines 4 or 5 of this form or on Schedu	ıle I: Yo	our Income.	
	20a.	Mortgages on other property	20a.	\$	0.00
	20b.	Real estate taxes	20b.	\$	0.00
	20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Othe	Specify:	_ 21.	+\$	0.00
22.	Calcu	late your monthly expenses			
	22a. /	Add lines 4 through 21.		\$	5,144.50
	22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
		Add line 22a and 22b. The result is your monthly expenses.		\$	5,144.50
23.	Calcı	late your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,593.50
	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	5,144.50
	220	Subtract your monthly expenses from your monthly income.			
	236.	The result is your <i>monthly net income</i> .	23c.	\$	-551.00
24.	For exmodifi				or decrease because of a
	□ Ye	s. Explain here:			

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 34 of 52

Fill in this infor	mation to identify your	ase.	
Debtor 1	Sloan J Luckie	adoc.	
Debior 1	First Name	Middle Name Last Name	
Debtor 2	Sherree E Luckie		
(Spouse if, filing)	First Name	Middle Name Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an amended filing
Official For			
Declarat	tion About a	n Individual Debtor's	S Schedules 12/15
,	8 U.S.C. §§ 152, 1341, 1	519, and 3571.	
Did you pa	ay or agree to pay some	one who is NOT an attorney to help you f	ill out bankruptcy forms?
■ No			
☐ Yes.	Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
•	alty of perjury, I declare e true and correct.	hat I have read the summary and schedu	lles filed with this declaration and
X /s/ Slo	an J Luckie	X /s/ S	herree E Luckie
	J Luckie		rree E Luckie
Signatu	re of Debtor 1	Signa	ature of Debtor 2
Date	April 28, 2016	Date	April 28, 2016

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 35 of 52

Fill in this infor	matian to identify you				
	mation to identify you	r case.			
Debtor 1	Sloan J Luckie First Name	Middle Name	Last Name		
Debtor 2	Sherree E Lucki				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
Official Fo	orm 107				
		Affairs for Indivic	luals Filing for B	ankruptcy	4/16
information. If r number (if know	nore space is needed, n). Answer every que	ible. If two married people a attach a separate sheet to s stion. arital Status and Where You	this form. On the top of any		
	ır current marital statı		Lived Belole		
■ Married□ Not ma	-				
2. During the	last 3 years, have you	lived anywhere other than v	where you live now?		
□ No					
_	st all of the places you	ived in the last 3 years. Do no	ot include where you live now	<i>1</i> .	
Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3718 Anti Flossmoo	noll St or, IL 60422	From-To: 4/2005 - 6/201	Same as Debtor 2	I	Same as Debtor 1 From-To:
states and territo	ries include Arizona, Ca	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev chedule H: Your Codebtors (Of	vada, New Mexico, Puerto R		
Part 2 Expla	in the Sources of You	r Income			
Fill in the to	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	ill businesses, including part-	time activities.	endar years?
□ No					
Yes. F	Il in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	of current year untiled for bankruptcy:	■ Wages, commissions, bonuses, tips	\$13,136.00	■ Wages, commissions, bonuses, tips	\$4,172.00
		☐ Operating a business		☐ Operating a business	
Official Form 107		Statement of Financial Affa	airs for Individuals Filing for B	ankruptcy	page 1

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 36 of 52

Debtor 2 **Sherree E Luckie** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) \$14.00 \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business Operating a business For last calendar year: \$50,062.00 \$18,886.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$31.00 ☐ Wages, commissions, ☐ Wages, commissions, \$0.00 bonuses, tips bonuses, tips ☐ Operating a business Operating a business For the calendar year before that: \$13,900.00 ☐ Wages, commissions. \$0.00 Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$266.00 \$0.00 ☐ Wages, commissions, □ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** (before deductions Describe below. each source Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Sloan J Luckie

Debtor 1

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Page 37 of 52 Document Sloan J Luckie Debtor 1 Debtor 2 **Sherree E Luckie** Case number (if known) Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ☐ Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** Residential Property: 3718 Antholl St, \$200,000.00 Fifth Third Bank 6/2015 Fifth Third Bank Bankruptcy Flossmoor, IL 60422

Official Form 107

Department,

1830 E Paris Ave Se Grand Rapids, MI 49546

☐ Property was attached, seized or levied.

☐ Property was repossessed.

Property was foreclosed.Property was garnished.

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 38 of 52

	otor 1 otor 2	Sloan J Luckie Sherree E Luckie		- Lago	Case number	(if known)	
11.	accol	n 90 days before you filed for bankrounts or refuse to make a payment be No Yes. Fill in the details.			a bank or financial ins	stitution, set off any a	amounts from your
	Cred	litor Name and Address	De	scribe the action the credit	or took	Date action was taken	Amount
12.	court	n 1 year before you filed for bankrup -appointed receiver, a custodian, or			the possession of an a	assignee for the bene	efit of creditors, a
	_	No Yes					
Par	t 5:	List Certain Gifts and Contributions	S				
13.	I	n 2 years before you filed for bankru No Yes. Fill in the details for each gift.	iptcy, d	did you give any gifts with a	a total value of more th	han \$600 per person	?
		with a total value of more than \$600 person)	Describe the gifts		Dates you gave the gifts	Value
	Pers Addi	on to Whom You Gave the Gift and ress:					
14.	I	n 2 years before you filed for bankru No Yes. Fill in the details for each gift or co	,	, , , , ,	ntributions with a tota	l value of more than	\$600 to any charity?
	more Char	or contributions to charities that to e than \$600 rity's Name 'ess (Number, Street, City, State and ZIP Code)		Describe what you contr	ibuted	Dates you contributed	Value
Par	t 6:	List Certain Losses					
15.		n 1 year before you filed for bankrup mbling?	tcy or	since you filed for bankrup	otcy, did you lose anyt	hing because of thef	t, fire, other disaster
	_	No Yes. Fill in the details.					
		the loss occurred	Include	be any insurance coverage the amount that insurance hace claims on line 33 of Sche	nas paid. List pending	Date of your loss	Value of property lost
Par	t 7:	List Certain Payments or Transfers					
16.	cons	n 1 year before you filed for bankrup ulted about seeking bankruptcy or p le any attorneys, bankruptcy petition p	repariı	ng a bankruptcy petition?			rty to anyone you
	_	No Yes. Fill in the details.					
	Addı Ema	on Who Was Paid ress il or website address on Who Made the Payment, if Not Yo	ou	Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Nea 500 Sui	l Feld N. Michigan Ave. te 600 cago, IL 60611		\$2,000.00			\$2,000.00

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 39 of 52

Debtor 1 Sloan J Luckie
Debtor 2 Sherree E Luckie

Case number (if known)

17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you	s or to make payment			r transfer any proper	ty to anyone who		
	Yes. Fill in the details. Person Who Was Paid Address	Description and transferred	value of any prop	erty	Date payment or transfer was	Amount of payment		
					made			
18.	Within 2 years before you filed for bankrupto			sfer any prop	erty to anyone, other	than property		
	transferred in the ordinary course of your but Include both outright transfers and transfers material include gifts and transfers that you have already No	de as security (such as	the granting of a se	ecurity interes	t or mortgage on your	property). Do not		
	Yes. Fill in the details.							
	Person Who Received Transfer Address	Description and property transfe			any property or received or debts change	Date transfer was made		
	Person's relationship to you							
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-production)		ny property to a s	elf-settled tru	ıst or similar device o	of which you are a		
	No Since the state of the state							
	Yes. Fill in the details.							
	Name of trust	Description and	value of the prope	erty transferr	ed	Date Transfer was made		
Par	List of Certain Financial Accounts, Ins	truments, Safe Depos	it Boxes, and Stor	rage Units				
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage							
	houses, pension funds, cooperatives, associations, and other financial institutions. No							
	Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accour instrument	clo	te account was sed, sold, oved, or	Last balance before closing or transfer		
	out,				nsferred	transier		
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	or bankruptcy, any	safe deposit	box or other deposi	tory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the (contents	Do you still have it?		
22.	Have you stored property in a storage unit o	r place other than you	ır home within 1 y	ear before yo	ou filed for bankruptc	y?		
	■ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number,		Describe the o	contents	Do you still have it?		
		State and ZIP Code)						

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 40 of 52

Debtor 1 Sloan J Luckie
Debtor 2 Sherree E Luckie

Case number (if known)

Par	rt 9: Identify Property You Hold or Contro	I for Someone Else						
23.	Do you hold or control any property that so for someone.	omeone else owns? Include any prope	rty you borrowed from, are storing fo	r, or hold in trust				
	No							
	Yes. Fill in the details.		5 " 1					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	rt 10: Give Details About Environmental Inf	formation						
For	the purpose of Part 10, the following definit	ions apply:						
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of thes	the air, land, soil, surface water, groun						
	Site means any location, facility, or propert to own, operate, or utilize it, including disp		law, whether you now own, operate,	or utilize it or used				
	Hazardous material means anything an enthal hazardous material, pollutant, contaminant		s waste, hazardous substance, toxic	substance,				
Rep	oort all notices, releases, and proceedings th	nat you know about, regardless of whe	n they occurred.					
24.	Has any governmental unit notified you that	at you may be liable or potentially liable	e under or in violation of an environm	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or ad	ministrative proceeding under any env	rironmental law? Include settlements	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	rt 11: Give Details About Your Business or	Connections to Any Business						
27.	Within 4 years before you filed for bankrup	tcy, did you own a business or have a	ny of the following connections to an	y business?				
		in a trade, profession, or other activity		,				
	☐ A member of a limited liability com							
	☐ A partner in a partnership	, ()	··················					
	☐ An officer, director, or managing ex	recutive of a corporation						
	_	ng or equity securities of a corporation	1					

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 41 of 52

Debtor 1 Sloan J Luckie
Debtor 2 Sherree E Luckie

Case number (if known)

No. None of the above applies. Go to Part 12.■ Yes. Check all that apply above and fill in the details below for each business.				
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Do not inc	Identification number clude Social Security number or ITIN.
	Sloan J Luckie 3718 Antholl St Flossmoor, IL 60422	Author & Motivational Speaker	EIN: From-To	0738 1/2014 - 12/2014
	Sloan J Luckie - Body Under Construction 3718 Antholl St Flossmoor, IL 60422	Nutrition and Fitness Consultant	EIN: From-To	0738 2012 to current
28.	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	cy, did you give a financial statement to a	nyone about	your business? Include all financial
	■ No □ Yes. Fill in the details below.	Details		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued		

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 42 of 52

Sloan J Luckie Debtor 1 Debtor 2 Sherree E Luckie Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sherree E Luckie /s/ Sloan J Luckie Sherree E Luckie Sloan J Luckie Signature of Debtor 1 Signature of Debtor 2 Date April 28, 2016 Date April 28, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 43 of 52

Debtor 1 Sloan J Luckie First Name Debtor 2 Sherree E Luckie (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: □ creditors have claims secured by your property, or
First Name Middle Name Last Name
(Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15
United States Bankruptcy Court for the: Case number (if known) Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if:
Case number (if known) Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if:
Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if:
Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if:
Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if:
Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if:
 you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form
If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.
•
Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).
Part 1: List Your Creditors Who Have Secured Claims
1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the
information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property
secures a debt? as exempt on Schedule C?
Creditor's Bmw Financial Services ☐ Surrender the property. ☐ No
name: Retain the property and redeem it.
Retain the property and enter into a
Description of 2013 BMW 328 ix 36000 miles Reaffirmation Agreement.
property
Part 2: List Your Unexpired Personal Property Leases
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases Will the lease be assumed?
Lessor's name: Description of leased
Property:
00
Lessor's name:
Description of leased Property:
i res
Lessor's name:
Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 page

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 44 of 52

Debtor 1 Debtor 2	Sloan J Luckie Sherree E Luckie	Case number (if known)	
Description Property:	n of leased		□ No □ Yes
Lessor's no Description Property:	ame: n of leased		□ No □ Yes
Lessor's no Description Property:	ame: n of leased		□ No □ Yes
Lessor's no Description Property:	ame: n of leased		□ No □ Yes
Lessor's no Description Property:	ame: n of leased		□ No □ Yes

Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 45 of 52

Debtor 1 Debtor 2	Sloan J Luckie Sherree E Luckie	Case number (if known)
Part 3:	Sign Below	
	nalty of perjury, I declare that I have indic that is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any personal
χ /s/ \$	Sloan J Luckie	X /s/ Sherree E Luckie
Slo	an J Luckie	Sherree E Luckie
Sign	nature of Debtor 1	Signature of Debtor 2
Date	April 28, 2016	Date April 28, 2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-14512 Doc 1 Filed 04/28/16 Entered 04/28/16 16:12:00 Desc Main Document Page 50 of 52

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	ro	Sloan J Luckie			Case No.		
111	-	Sherree E Luckie		Debtor(s)	Chapter	7	
		DISCLO	SURE OF COMPE	NSATION OF ATTO	RNEY FOR D	EBTOR(S)	
1.	con	pensation paid to me wi	ithin one year before the filin	(b), I certify that I am the attorned of the petition in bankruptcy of or in connection with the bankruptcy	, or agreed to be paid	I to me, for services	
		For legal services, I have	ve agreed to accept		\$	2,000.00	
		Prior to the filing of thi				2,000.00	
		Balance Due			\$	0.00	
2.	\$	335.00 of the filing f	fee has been paid.				
3.	The	source of the compensa	tion paid to me was:				
		■ Debtor □	Other (specify):				
4.	The	source of compensation	to be paid to me is:				
		■ Debtor □	Other (specify):				
5.		I have not agreed to sha	re the above-disclosed comp	ensation with any other person	unless they are mem	nbers and associates	of my law firm.
		_			•		-
				ation with a person or persons on the people sharing in the			/ law firm. A
5.	In 1	eturn for the above-disc	losed fee, I have agreed to re	ender legal service for all aspec	ts of the bankruptcy	case, including:	
	b. c.	Preparation and filing of Representation of the de Other provisions as nee Negotiations wi reaffirmation ag	any petition, schedules, stat btor at the meeting of credite ded] th secured creditors to r reements and application	ering advice to the debtor in determent of affairs and plan which ors and confirmation hearing, a reduce to market value; exons as needed; preparation usehold goods and represe	n may be required; nd any adjourned hea emption planning n and filing of mot	arings thereof; ; preparation and ions pursuant to	d filing of
7.	Ву			e does not include the following schargeability actions, jud		ces or any other	adversary
				CERTIFICATION			
this		rtify that the foregoing is ruptcy proceeding.	s a complete statement of an	y agreement or arrangement for	r payment to me for	representation of the	e debtor(s) in
	Apri	I 28, 2016		/s/ Neal Feld			
	Date			Neal Feld 620118			
				Signature of Attorn Neal Feld	εy		
				500 N. Michigan	Ave.		
				Suite 600 Chicago, IL 6061	1		
					і ⁻ ax: (312) 396-413	1	
				Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Sloan J Luckie Sherree E Luckie		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	22
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and correct to	o the best of my
Date:	April 28, 2016	/s/ Sloan J Luckie Sloan J Luckie Signature of Debtor		
Date:	April 28, 2016	/s/ Sherree E Luckie Sherree E Luckie Signature of Debtor		

Advocate MeGiaaed 6 4512 Doc 1 8550 W Bryn Mawr Ave, 8th Fl Chicago, IL 60631

Filed PAG28/16 Entered 04/28/16 16:32; Paron Describ Navy FROOTHING Blank Bange 52/0552 rtment, Attn: Bankruptcy 1830 E Paris Ave Se

Grand Rapids, MI 49546

Po Box 103104 Roswell, GA 30076

Amex Correspondence Po Box 981540 El Paso, TX 79998

Fifth Third Bank 1830 East Paris Ave Grand Rapids, MI 49546 Zale/Sterling Jewelers Attn.: Bankruptcy Po Box 1799 Akron. OH 43309

Best Buy/cbna Po Box 6497 Sioux Falls, SD 57117

Freedman, Anselmo, Lindberg LLC 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60563

Bmw Financial Services Attn: Bankruptcy Department Po Box 3608 Dublin, OH 43016

Harris & Harris 111 W Jackson Blvd, ste 400 Chicago, IL 60604

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630

Chase Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

High Tech Medical Park 0246 Momentum Place Chicago, IL 60689

Citibank/Exxon Mobile Citicorp Credit Srvs/Centralized Bankru Po Box 790040 St Louis, MO 36179

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Nordstrom/td Bank 13531 E Caley Ave Englewood, CO 80111

Comenity Bank/express Po Box 182125 Columbus, OH 43218

Specialty Physicians of IL 3700 203rd St Olympia Fields, IL 60461

Comenity Bank/vctrssec Po Box 182125 Columbus, OH 43218

Synchrony Bank/ JC Penneys Attn: Bankruptv Po Box 103104 Roswell, GA 30076